

Form B18 (Official Form 18)(10/05)

**United States Bankruptcy Court**  
Eastern District of Virginia  
200 South Washington Street  
Alexandria, VA 22314

**Case Number 05-13483-RGM  
Chapter 7**

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Paul Joon Jang  
fka In Joon Jang  
2104 Gunnell Farms Dr.  
Vienna, VA 22181

Ann Eun-Hyung Jang  
2104 Gunnell Farms Dr.  
Vienna, VA 22181

Social Security No.:

Debtor: xxx-xx-0832

Joint Debtor: xxx-xx-0254

Employer's Tax I.D. No.:

Debtor: NA

Joint Debtor: NA

**DISCHARGE OF JOINT DEBTORS**

It appearing that the debtors are entitled to a discharge,

**IT IS ORDERED:**

The debtors are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: December 26, 2005

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

FORM B18 continued (10/05)

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

Enterprise Systems Incorporated  
11487 Sunset Hills Road  
Reston, Virginia 20190-5234

Certificate of Service Page 3 of 4

**CERTIFICATE OF SERVICE**

District/off: 0422-9  
Case: 05-13483

User: admin  
Form ID: B18

Page 1 of 2  
Total Served: 38

Date Rcvd: Dec 27, 2005

The following entities were served by first class mail on Dec 29, 2005.

db +Paul Joon Jang, 2104 Gunnell Farms Dr., Vienna, VA 22181-3204  
jdb +Ann Eun-Hyung Jang, 2104 Gunnell Farms Dr., Vienna, VA 22181-3204  
aty +Russell B. Adams, III, Chung & Press, 6723 Whittier Ave. #302, McLean, VA 22101-4533  
tr +Richard A. Bartl, Tyler, Bartl, Gorman & Ramsdell, P.L.C.,  
700 South Washington Street, Suite 216, Alexandria, VA 22314-4287  
7067013 +AT&T Metro, c/o ARSI, PO Box 1025, Thousand Oaks, CA 91358-0025  
7067014 +AT&T Universal, PO Box 688908, Des Moines, IA 50368-8908  
7067011 +Allegiance telecom, c/o Access Receivables Management, PO Box 9801, Towson, MD 21284-9801  
7067015 +Bank of America, PO Box 1758, Newark, NJ 07101-1758  
7067017 +Benson Trading Group, 6230 Glen Valley Ter., #G, Frederick, MD 21701-7810  
7067020 +CitiCards, PO Box 688911, Des Moines, IA 50368-8911  
7067021 +CitiCards, PO Box 688903, Des Moines, IA 50368-8903  
7067022 +Citizen Bank, 480 Jefferson Blvd., Warwick, RI 02886-1359  
7067023 +Coca Cola, Inc., 9770 Patuent Woods Dr., Columbia, MD 21046-1526  
7067025 +Eagle Bank, 7815 Woodmont Ave., Bethesda, MD 20814-3056  
7067026 +Everfresh, Swartz & Sons Dist., 3815 38th Street, Brentwood, MD 20722-1708  
7067027 +Express Outfitters, 1324 Defense highway, Gambrills, MD 21054-1904  
7067028 +First Data Merchant Service Co, PO Box 407092, Ft Lauderdale, FL 33340-7092  
7067029 +Gosnell Properties, Inc., 8130 Boone Blvd., Vienna, VA 22182-2666  
7067030 +ING Clarion Partners, LLC, CLPF - Shady Grove Retail, LP, 2010 Corporate ridge, #190,  
McLean, VA 22102-7838  
7067031 +JC Outboard, 8000 Matthews Road, Bryan's Road, MD 20616-4202  
7067032 +L&M Produce Co., PO Box 949, Jessup, MD 20794-0949  
7067033 +Leonard Paper, 725 N. Haven St., Baltimore, MD 21205-2903  
7067034 +Montgomery County, Parking Citation Services, PO Box 1426, Rockville, MD 20849-1426  
7067035 +National City, PO Box 856176, Louisville, KY 40285-6176  
7067036 +Office of the U.S. Trustee, 115 S. Union Street, Suite 206, Alexandria, VA 22314-3317  
7067038 +Recycled Paper, Inc., PO Box 95337, Chicago, IL 60694-5337  
7067039 +Roberts Oxygen Company, Inc., 15830 Redland Road, PO Box 5507, Rockville, MD 20855-0507  
7067040 +Saval Foods Co., c/o Abigail Miller, Esq., 1008 Pennsylvania Ave., SE,  
Washington, DC 20003-2142  
7152762 +Saval Foods Corp., c/o Pascal & Weiss, PC, 1008 Pennsylvania Ave., SE,  
Washington, DC 20003-2142  
7067041 +SunTrust, PO Box 15137, Wilmington, DE 19886-5137  
7067042 +Western Pest Services, 11637 Boiling Brook Place, Rockville, MD 20852-2370  
7067010 +William Casterline, Esq., Blankingship & Keith, 4020 University Dr., Suite 312,  
Fairfax, VA 22030-6802  
7067043 +William Lin, 1112 N. Tuckahoe St., Falls church, VA 22046-3647  
7067044 +XO Communications Service, Inc., 9201 N. Central Expressway, Dallas, TX 75231-5916

The following entities were served by electronic transmission on Dec 28, 2005 and receipt of the transmission was confirmed on:

tr +EDI: QRABARTL.COM Dec 27 2005 21:47:00 Richard A. Bartl,  
Tyler, Bartl, Gorman & Ramsdell, P.L.C., 700 South Washington Street, Suite 216,  
Alexandria, VA 22314-4287  
7067012 +EDI: AMEREXPR.COM Dec 27 2005 21:47:00 American Express, PO Box 360002,  
Ft. Lauderdale, FL 33336-0002  
7067018 EDI: CHASE.COM Dec 27 2005 21:47:00 Chase/Cardmember Services, PO Box 15153,  
Wilmington, DE 19886-5153  
7067024 EDI: DISCOVER.COM Dec 27 2005 21:47:00 Discover, Greenwood Trust Company, P.O. Box 6011,  
Dover, DE 19903-6011  
7067037 +EDI: PROVID.COM Dec 27 2005 21:47:00 Providian, PO Box 660487, Dallas, TX 75266-0487  
TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

7067016\* +Bank of America, PO Box 1758, Newark, NJ 07101-1758  
7067019\* +Chase/Cardmember Services, PO Box 15153, Wilmington, DE 19886-5153

TOTALS: 0, \* 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0422-9  
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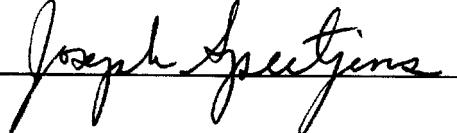
\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2005

Signature:

A handwritten signature in black ink, appearing to read "Joseph Speetjens", is written over a horizontal line.